

U.S. DEPT. OF LABOR
PUBLIC DISCLOSURE
01 DEC 19 PM 3:05

TO: Top-Hat Plan Exemption
Pension and Welfare Benefits Administration, Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

FROM: Drs. H.A. Osborne & M.J. Bernard, Inc.
Drs. H. A. Osborne & M.J. Bernard
1021 Schneider Street, SE
North Canton, OH 44720-3889
Employer I.D. No.: 34-1053852

DATE: 12/3/01

Dear Sir or Madam:

This letter constitutes the statement required by Department of Labor Regulation Section 2520.104-23 to be filed with the Secretary of Labor in respect to non-qualified deferred compensation arrangements maintained by Drs. H. A. Osborne & M. J. Bernard, Inc. (the "Employer").

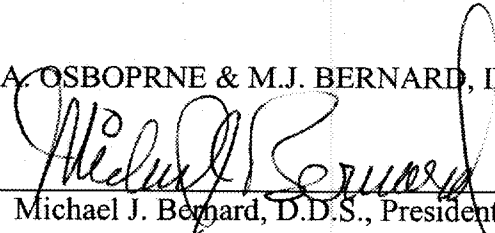
Employer maintains the non-qualified deferred compensation arrangement for the following employees who are members of a select group of management and/or highly compensated:

Harry A. Osborne, D.D.S.

Michael J. Bernard, D.D.S.

Thank you for your attention to this matter.

DRS. H.A. OSBOPRNE & M.J. BERNARD, INC.

By: 
Michael J. Bernard, D.D.S., President

na/na

cc: Michael J. Bernard, D.D.S

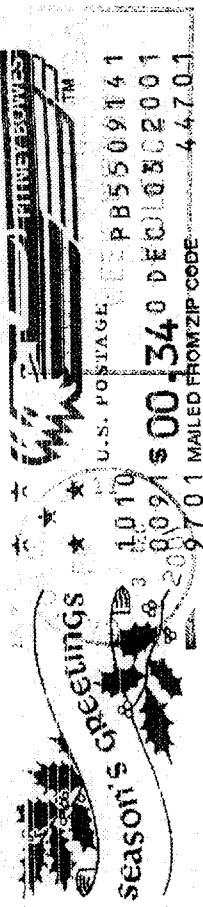
VIA CERTIFIED MAIL NO. _____
RETURN RECEIPT REQUESTED



Drs. Osborne, Bernard
& Eimer

Orthodontics

1021 Schneider Road
North Canton, OH 44720



TOP-HAT PLAN EXEMPTION
PENSION WELFARE RM N-5644
200 CONSTITUTION AVE N W
WASHINGTON D C 20210

